Traffic violations can seem harmless enough, but they have real-world implications. Depending on the jurisdiction and the type of violation, you could end up with a criminal record, in addition to having your license suspended and paying fines. Most moving violations can also increase your insurance premiums by double.

Moving and non-moving violations should be taken seriously. We all need to stay alert and avoid negligence when driving. However, there are times when a violation warrants a defense.

**Legal assistance to navigate driving and traffic issues**

One of the many benefits of your Legal Plan

MetLife Legal Plans provides legal assistance and representation for:

- Traffic ticket defense
- Driving privilege restoration
- Repossession
- License suspension

Let’s use the state of Missouri as an example to demonstrate the actual cost of a traffic ticket:

- Fine for speeding 20 to 25 mph over the posted limit is approximately $200.1
- Average car insurance premium increase as a result of a traffic violation is 40%.2
- Average cost of an attorney consultation and representation for a violation is between $1,000 to $2,000.3

Attorney fees with MetLife Legal Plans, including phone consultations, court appearances, and document review = $0 out of pocket costs.

MetLife Legal Plans provides the mental and emotional security that comes with knowing an attorney is helping with your legal matters. It’s protection at every step.

To learn more about your coverages and see our attorney network, create an account at legalplans.com or call 800.821.6400.

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1. https://www.trafficcounsel.com/a-traffic-lawyer-will-cost-me-more-than-the-ticket-is-it-true/
2. Ibid.
3. Ibid.
4. For illustrative purposes only and not based on a true story.